



### **HOMEOWNERS IN DEFAULT**

Counseling is available for homeowners who are concerned about their mortgage. Our goal is to help homeowners stabilize their finances through education, awareness and proactive homeowner involvement. Counseling is available free of charge.

Clients will receive 1:1 counseling, and lender intervention appropriate for their situation. Cases are assessed to ensure that all options are made available to homeowners to avoid foreclosure or to mitigate loss, meeting the counseling requirements applicable to HUD-approved foreclosure counseling services and the National Industry Standards (NIS) for foreclosure counseling.

### **KEEP YOUR HOME CALIFORNIA**

Unemployed? Delinquent on your Mortgage? Owe more than the value of your home? You may be eligible for assistance through California's Hardest Hit Funds.

#### **LOOKING TO PURCHASE A HOME**

We provide counseling which includes mortgage eligibility with a review of your credit, help with identifying down payment assistance programs and much more!

# **REVERSE MORTGAGE COUNSELING**

Homeowners 62 and older may access the equity in their home without making payments for the rest of their life.

# **HOMEBUYER EDUCATION CLASSES**

Learn the fundamentals of purchasing a home. Credit requirements, applying for a mortgage, making the offer and closing the deal.

# Helping You With Your Homeownership Goals

# **Project Sentinel**

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